## Edgar Filing: GENERAL MOTORS ACCEPTANCE CORP - Form 424B3

## GENERAL MOTORS ACCEPTANCE CORP

CUSIP Stated

Form 424B3 October 25, 2002

File No. 333-75250

## U.S.\$10,000,000,000 GENERAL MOTORS ACCEPTANCE CORPORATION SMARTNOTES (SM)

DUE FROM NINE MONTHS TO THIRTY YEARS FROM DATE OF ISSUE

Unless otherwise specified in an applicable pricing supplement, the SmartNotes will not be listed on any securities exchange, and there can be no assurance that the SmartNotes offered will be sold or that there will be a secondary market for the notes.

The Agents have advised GMAC that they may from time to time purchase and sell notes in the secondary market, but the Agents are not obligated to do so. No termination date for the offering of the notes has been established.

Pricing Supplement No. 41 Trade Date: 10/31/2002 (To Prospectus dated January 18, 2002) Issue Date: 11/05/2002

The date of this Pricing Supplement is October 31, 2002

| or          | Interest   |            | Price to     |  |
|-------------|------------|------------|--------------|--|
| Common Code | Rate       | Maturity   | Public 1     | Reallowance                              |
| 37042 GK62  | 5.000%     | 05/15/2004 | 100%         | 0.1250%                                  |
| 37042 GK70  | 5.650%     | 11/15/2004 | 100%         | 0.3000%                                  |
| 37042 GK88  | 6.250%     | 11/15/2005 | 100%         | 0.4500%                                  |
| 37042 GK96  | 6.875%     | 11/15/2007 | 100%         | 0.7500%                                  |
| 37042 GL20  | 7.875%     | 11/15/2012 | 100%         | 1.1000%                                  |
| 37042 GL38  | 8.125%     | 11/15/2017 | 100%         | 1.6000%                                  |
| Payment     | Survivor's |            | Subject to I | Redemption                               |
| Frequency   | Option     |            | Date and ter | rms of redemption                        |
| Quarterly   | Yes        | No         |              |  |
| Monthly     | Yes        | No         |              |  |
| Semi-Annual | Yes        | No         |              |  |
| Monthly     | Yes        | No         |              |  |
| Semi-Annual | Yes        | Yes        |              | 100% on 11/15/2005 and n date thereafter |
| Monthly     | Yes        | Yes        |              | 100% on 11/15/2006 and date thereafter   |

1 Actual Price to Public may be less, and will be determined by prevailing market prices at the time of purchase as set forth in the confirmation statement.

|   | Per Note      | Total                           |
|---|---------------|---------------------------------|
|   |               |                                 |
| Public Offering Price                                   | 100.00%       | \$10,000,000,000                |
| Agents' Discounts and Concessions                       | .20%-2.50%    | \$20,000,000-\$250,000,000      |
| Proceeds, before expenses, to General Motors Acceptance |               |                                 |
| Corporation   | 97.50%-99.80% | \$9,750,000,000-\$9,980,000,000 |

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(SM) Service Mark of General Motors Acceptance Corporation

NEITHER THE SECURITIES AND EXCHANGE COMMISSION NOR ANY STATE SECURITIES COMMISSION HAS APPROVED OR DISAPPROVED OF THESE SECURITIES OR DETERMINED IF THIS PROSPECTUS IS TRUTHFUL OR COMPLETE. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

ABN AMRO FINANCIAL SERVICES, INC.

A.G. EDWARDS & SONS, INC. EDWARD JONES & CO., L.P.

FIDELITY CAPITAL MARKETS

a division of National Financial Services LLC MERRILL LYNCH & CO.

MORGAN STANLEY

PRUDENTIAL SECURITIES

SALOMON SMITH BARNEY

CHARLES SCHWAB & CO. INC.

USB PAINEWEBBER INC.

January 18, 2002